

**CLAIMS:**

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method, implemented using a computer, for offering debt recovery products to customers having delinquent accounts, the method comprising:

retrieving, using the computer, delinquent account information corresponding to a delinquent account for a customer, the delinquent account having a balance;

determining, using the computer, a set of debt recovery offers for the customer based on the delinquent account information, the set of debt recovery offers including a debt recovery credit card product;

ranking, using the computer, the debt recovery offers of the set of debt recovery offers when there is more than one debt recovery offer in the set;

receiving, using the computer, customer selection information from the customer, the customer selection information customizing a debt recovery product corresponding to one of the set of debt recovery offers; and

creating, using the computer, a debt recovery account for the customized debt recovery product,

wherein when the debt recovery product is the debt recovery credit card product, the debt recovery account is a credit card account with an initial balance based on the delinquent account balance.

2. (Original) The method of claim 1, said retrieving comprising:  
receiving an account number from the customer; and  
reading delinquent account information corresponding to the account number  
from an account database.

3. (Original) The method of claim 1, further comprising:  
storing debt recovery account information in an account database.

4. (Original) The method of claim 1, wherein the set of debt recovery offers  
includes at least one of a debt recovery credit card offer, an installment loan offer, and a  
quick repayment offer.

5. (Original) The method of claim 1, wherein the set of debt recovery offers  
includes a debt recovery credit card offer, an installment loan offer, and a quick  
repayment offer.

6. (Original) The method of claim 1, wherein the customer selection information  
comprises a preferred payment due date.

7. (Original) The method of claim 1, wherein the customer selection information  
comprises a repayment period.

8. (Original) The method of claim 1, wherein the customer selection information comprises a number of repayments.

9. (Original) The method of claim 1, wherein the customer selection information comprises a minimum payment percentage.

10. (Original) The method of claim 1, wherein the customer selection information comprises a fixed dollar amount.

11. (Original) The method of claim 1, wherein the customer selection information comprises an indication as to whether an annual membership fee is desired by the customer.

12. (Original) The method of claim 1, wherein the delinquent account information includes at least one of amount of delinquent debt, last payment date, last payment amount, type of debt, previous payment history, and credit bureau history.

13. (Original) The method of claim 1, wherein the delinquent accounts are charged-off accounts.

14. (Currently Amended) An apparatus for offering debt recovery products to customers having delinquent accounts, the apparatus comprising:

an account database that stores delinquent account information corresponding to a delinquent account for a customer, the delinquent account having a balance for a plurality of delinquent accounts;

an offer decision model that determines a set of debt recovery offers for a customer based on delinquent account information that corresponds to the customer, the set of debt recovery offers including a debt recovery credit card product, and ranks the debt recovery offers of the set of debt recovery offers when there is more than one debt recovery offer in the set;

a server that receives customer selection information from the customer, the customer selection information customizing a debt recovery product corresponding to one of the set of debt recovery offers; and

a fulfillment engine that creates a debt recovery account for the customized debt recovery product,

wherein when the debt recovery product is the debt recovery credit card product, the debt recovery account is a credit card account with an initial balance based on the delinquent account balance.

15. (Currently Amended) An apparatus for offering debt recovery products to customers having delinquent accounts, the apparatus comprising:

means for retrieving delinquent account information corresponding to a delinquent account for a customer, the delinquent account having a balance;

means for determining a set of debt recovery offers for the customer based on the delinquent account information, the set of debt recovery offers including at least one debt recovery credit card product;

means for ranking the debt recovery offers of the set of debt recovery offers when there is more than one debt recovery offer in the set;

means for receiving customer selection information from the customer, the customer selection information customizing a debt recovery product corresponding to one of the set of debt recovery offers; [[and]]

means for creating a debt recovery account for the customized debt recovery product, and

a storage device for storing data relating to the debt recovery account on a computer-readable medium,

wherein when the debt recovery product is the debt recovery credit card product, the debt recovery account is a credit card account with an initial balance based on the delinquent account balance.

16. (Currently Amended) A method, implemented using a computer, for offering debt recovery products to customers having delinquent accounts, the method comprising:

acquiring[[.]] by a debt recovery service, using the computer, a portfolio of delinquent accounts;

notifying, using the computer, one or more customers corresponding to the portfolio of delinquent accounts to contact the debt recovery service;

retrieving, using the computer, delinquent account information corresponding to a notified customer, the delinquent account information being for a delinquent account from the portfolio having a balance;

determining, using the computer, a set of debt recovery offers for the notified customer based on the delinquent account information, the set of debt recovery offers including at least one debt recovery credit card product;

ranking, using the computer, the debt recovery offers of the set of debt recovery offers when there is more than one debt recovery offer in the set;

receiving, using the computer, customer selection information from the notified customer, the customer selection information customizing a debt recovery product corresponding to one of the set of debt recovery offers; and

creating, using the computer, a debt recovery account for the customized debt recovery product,

wherein when the debt recovery product is the debt recovery credit card product, the debt recovery account is a credit card account with an initial balance based on the balance for the delinquent account corresponding to the notified customer.